

**IN THE UNITED STATES BANKRUPTCY COURT FOR
THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Angela G. Parks,
Debtor,

Chapter 13

Deutsche Bank National Trust Company, as
Trustee, on behalf of the holders of the J.P.
Morgan Mortgage Acquisition Trust 2007-CH2
Asset Backed Pass-Through Certificates, Series
2007-CH2,

Creditor,

Angela G. Parks,
Debtor / Respondent,

and
KENNETH E. WEST,
Trustee / Respondent

Case No. 18-13931-elf

NOTICE OF MORTGAGE FORBEARANCE

The undersigned is the Attorney for Creditor, Deutsche Bank National Trust Company, as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH2 Asset Backed Pass-Through Certificates, Series 2007-CH2 (“Creditor”) in this matter. On or about September 13, 2022, the Creditor approved a 3 month Temporary Hardship Forbearance Plan for the Debtor’s mortgage loan ending in XXXXXX4836 (“subject mortgage loan”), secured by real property described as 1257 S Ringgold St, Philadelphia, PA 19146, the terms of which are as follows:

1. The parties agree to a forbearance period of 91 days and have elected to not tender mortgage payments to Creditor that would come due on the subject mortgage loan starting September 1, 2022 through November 30, 2022.
2. Debtor will resume mortgage payments beginning December 1, 2022 and will be required to cure the delinquency created by the forbearance period (“forbearance arrears”).
3. The payment amount currently is \$503.84.

4. The Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period or any payments that were due and owing prior to the forbearance period. Creditor does not waive its rights under the terms of the note and mortgage or under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect on any post-petition escrow shortage.

5. The Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the mortgage, including, but not limited to, a lapse in insurance coverage or payment of property taxes.

6. The Debtor(s) do not waive any rights upon expiration of the forbearance period. Prior to the expiration of the forbearance period, however, the Debtor(s) must take the following affirmative steps to address the status of the subject mortgage loan including, but not limited to: (a) bringing the account post-petition current; (b) requesting extension of the forbearance period; (c) applying for loss mitigation; and/or (d) amending the Chapter 13 Plan.

7. Any objection to this Notice must be filed and served not later than 14 days after the filing of the Notice. The Court may conduct a hearing on the objection.

This Notice is intended to disclose a temporary forbearance of the Debtor's obligation to remit post-petition payments for the forbearance period. Nothing within this Notice should be construed to alter any rights, duties, or deadlines that are not related to the remittance of post-petition mortgage payments.

Date: October 11, 2022

Respectfully submitted,
MILSTEAD & ASSOCIATES, LLC

/s/ Roger Fay, Esq., ID No. 315987

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1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

Attorneys for Creditor

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Trustee / Respondent.

CERTIFICATION OF SERVICE

Roger Fay, Esquire counsel for Deutsche Bank National Trust Company, as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH2 Asset Backed Pass-Through Certificates, Series 2007-CH2, hereby certifies that a copy of the NOTICE OF MORTGAGE FORBEARANCE was served upon the following persons via electronic transmission or by regular first-class mail, postage pre-paid on October 11, 2022, addressed as follows:

KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107 <i>via electronic transmission and regular mail</i>	RONALD G. MCNEIL McNeil Legal Services 1333 Race Street Philadelphia, PA 19107-1585 <i>via electronic transmission and regular mail</i>
Angela G. Parks 1257 S. Ringgold Street Philadelphia, PA 19146 <i>via regular mail</i>	

MILSTEAD & ASSOCIATES, LLC

DATED: October 11, 2022

By: /s/ Roger Fay, Esq., ID No. 315987
rfay@milsteadlaw.com
1 E. Stow Road
Marlton, NJ 08053
(856) 482-1400
Attorneys for Creditor